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JUN 29 2006

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FAX COVER SHEET

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

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Re: RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT (37 CFR
1.121) - U.S. PATENT APPLICATION SERIAL NO. 09/737,348

To Whom It May Concern:

Please find transmitted herewith a RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT (37 CFR 1.121) for filing in the above-identified application.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

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RAYMOND A. JOAO

009/013

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Claim 31. (Previously Presented) The apparatus of
Claim 21, wherein the insurance claim contains information
obtained with at least one of a heart rate monitor or measurement
device, a thermometer, a blood pressure monitor or measurement
device, a blood analysis device or machine, a respiration
monitoring or measurement device, a dialysis machine, an

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